

Oman Insurance Company
Business and Holiday Insurance Claim Form

Policy No : Date of Expiry.....

Name of Insured :

No. of Members : Adult : Children:.....

P.O. Box No. : Emirate:..... Tel. No:.....

Journey Details : Destination : Flight No:.....

Date:..... Time..... Airport of Departure.....

Nature of Claim : (Please Tick)

- 1) Cancellation / Cutting Short Trip / Missed Departure

Brief Description of Claim:

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Amount Claimed:.....

- 2) Loss of : Passport / Personal Money / Baggage / Delayed Baggage / Personal Liability

Brief Description of Claim:

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.....
.....

Amount Claimed:.....

Delay / Loss notified to :

Particulars of any compensation received :

- 3) Others:

Brief Description of Claim:

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.....

Amount Claimed:.....

(Signature of the Insured)

Documents required

- 1) a. Copy of ticket b. Proof of loss c. Final invoices.
2) a. Copy of ticket b. Police Report c. Airlines Certificate d. Purchase invoices copy.
3) Please read the note on "How to make a Claim" for better understanding.

How to make a Claim

If there are any circumstances that may give rise to a claim under this policy the Insured Person must as soon as practicable but within 30 days of such circumstances arising (or 30 days of returning from the Journey if such circumstances arise during the Journey):

1. Contact Oman Insurance Company
PO Box 5209
Dubai
United Arab Emirates
TEL: 009714 2624000 or FAX: 009714 2690110
2. Give brief details of such circumstance(s) quoting Business & Holiday Multi Cover Insurance and Policy Number stated in the schedule and request for a claim form.
3. Complete and return the claim form together with all receipts, reports and all evidence requested on the claim form. All claims must be substantiated by receipts valuations, medical, police or other report(s) as applicable.

PLEASE NOTE THAT IN CERTAIN CIRCUMSTANCES MORE IMMEDIATE ACTION IS REQUIRED TO ENSURE THAT YOUR CLAIM IS NOT PREJUDICED I.E.:

1. **Cancellation Claims :** Notification of the cancellation of the Journey must be given in writing to the Tour Operator or Travel Agent or in respect of Journeys not arranged via a Tour Operator or Travel Agent to the accommodation and transport providers IMMEDIATELY the circumstances giving rise to a claim occur.
2. **Curtailement Claims:** Notification of Curtailement of the Journey must be given to the Assistance Company prior to departing to return home.
3. **Medical Expenses Claims:** The Assistance Company must be notified within 48 hours of admission for in-patient treatment (outside of the United Arab Emirates) or in the event that any emergency repatriation is required or in the event of the death of any Insured Person.
4. **Money and/or Valuables Claims:** All losses of money and/or valuables must be reported to the police within 24 hours of discovery and written report obtained from them. Loss of debit/credit cards must be reported to the appropriate issuing authority within 24 hours of discovery.
5. **Personal Baggage Claims:** Loss of or damage to baggage occurring in transit must be reported IMMEDIATELY on discovery to the carrier (e.g. airline) and a written report (or in the case of an airline a Property Irregularity Report) obtained. All other losses must be reported to the local police within 24 hours of discovery and a written report obtained from them.
6. **Passport Claims:** Loss of passport must be notified IMMEDIATELY on discovery to the nearest United Arab Emirates consulate or if not holding a United Arab Emirates Passport to the Insured Person's nearest Embassy and a written report obtained from them.
7. **Missed Departure Claims:** The Insured Person must check in at the International rail terminal, port or airport according to the official itinerary supplied and/or obtained:
 - a. Written confirmation from the carriers (or their handling agents) of the number of hours delay and the reason for such a delay or;
 - b. A repairers report in the event of a claim in respect of accidental damage to or breakdown of the private motor vehicle in which the Insured Person was travelling.
8. **Delayed Baggage Claims:** The non-arrival of the Insured Persons personal baggage must be reported IMMEDIATELY to the carrier and a written report (or in case of an airline a Property Irregularity Report) obtained from them.

PLEASE REFER TO THE APPROPRIATE POLICY SECTION FOR FULL DETAILS. FAILURE TO COMPLY WITH THE TERMS OF THIS POLICY MAY PREJUDICE ANY CLAIMS.